

**ABSTRACT**

A system for distributing, storing and retrieving information associated with an end user from one or more information providers between a host computer and a client computer associated with the end user according to the present invention includes a

5 host computer with a processor. The processor aggregates information associated with the end user and transmits the information to the client computer associated with the end user. The processor receives requests concerning the aggregated information from a variety of sources. The processor also receives the previously transmitted aggregated information from the client computer. The processor proceeds to service the received

10 request based on the aggregated information received from the client computer.

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